

Amendments to the Drawings:

The enclosed sheet of drawings includes a change to FIG. 1.

The enclosed sheet that includes FIG. 1 replaces the original sheet that included FIG. 1. In FIG. 1, reference numeral 14 on the left-hand side has been replaced with reference numeral 16.

Enclosure: Replacement Sheet
 Annotated Sheet Showing Changes

REMARKS

Summary of the Office Action

The Drawings have been objected to because of the use of the same reference numeral to indicate two different objects.

The Specification has been objected to because of missing reference numerals that instead are shown in the drawings.

Claim 10 has been rejected under 35 U.S.C. 112 because some terminology is allegedly vague.

Claims 1-3 have been rejected as allegedly obvious over U.S. Patent No. 6,473,740 to Cockrill ("Cockrill").

Claims 4-11 have been rejected as allegedly obvious over Cockrill in view of U.S. Publication No. 2003/0097331 to Cohen ("Cohen").

Applicant's Response

Drawings

FIG. 1 has been amended to replace reference numeral 14 on the left-hand side of the figure with reference numeral 16. A corrected drawing sheet is enclosed to this paper.

Specification

All reference numerals shown in the drawings have been introduced in the specification, in accordance with the Examiner's requests. Additionally, new reference numeral 16 has been introduced to replace reference numeral 14 where appropriate, in accordance with the changes to the drawings. No new matter has been added.

The 35 U.S.C. 112 Rejections

Applicant has amended dependent claim 10 to recite that a notification is sent to the user of the primary account "when predetermined types of transactions are made in the primary account or in the sub-account." Support for this recitation can be found in the description of the specification, e.g. at paragraphs [0066]-[0067].

As amended, claim 10 distinctly points out and claims one aspect of Applicant's invention, that the primary account holder can monitor activity in the primary account and in the sub-account by being notified of certain types of transactions within those accounts.

The 35 U.S.C. 103(a) Rejections

Applicant has amended independent claim 1 to patentably distinguish over the prior art of record. In particular, independent claim 1 has been amended to recite that "the user may specify a subset of the plurality of vendor computers that are the only vendor computers from which purchases may be made using the sub-account." Support for this recitation can be found in the description of the specification, e.g. at paragraphs [0065]-[0071].

As amended, independent claim 1 is patentably distinguishable over Cockrill, which teaches an electronic commerce system using a transaction network, wherein, once registered, a customer will not register again for further purchase activities at participating merchant sites. In Cockrill, additional accounts may be created that are linked to the primary payment account and that retain **the same level of purchasing authority** as the original account.

On the contrary, Applicant's invention is directed to electronic commerce systems and methods, wherein the holder of a primary account can **restrict and monitor transactions** made through one or more sub-accounts by being able to specify, among others, a subset of the plurality of vendor computers from which purchases may be made using the sub-account.

There is no teaching or suggestion in Cockrill that would have motivated one of ordinary skill in the art at the time the invention was made to replace the open-access system of Cockrill with the restricted and controllable access system disclosed by Applicant.

Applicant submits that dependent claims 2-11 are patentable for the same reasons as independent claim 1. Applicant further submits that the Cohen reference does not teach or suggest the limitations that are absent from Cockrill and that are instead claimed in Applicant's claims 4-11.

Cohen teaches a system for electronic commerce that includes banking tools, products and services. Cohen's invention is based on a webbank, wherein the primary account holder can provide a third party with some degree of access to the primary holder's account. On the contrary, Applicant's invention is related to providing a primary account holder with the ability to create one or more subaccounts for third parties and to limit from which vendor computers purchases may be made through the subaccounts.

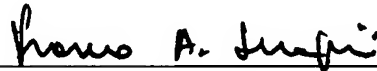
For the foregoing reasons, Applicant respectfully requests the withdrawal of the rejections of claims 1-11.

CONCLUSION

In view of the foregoing amendments and remarks, Applicant believes that the application is now in condition for allowance. Reexamination and reconsideration of the pending claims are respectfully requested.

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Respectfully submitted,



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